

BIBLICAL REFLECTION:

a widow's story 2 Kings 4

A desperate widow asks Elisha for help because she owes money to a creditor who is taking her children into slavery, either as security for or as payment of the loan. The story reminds us of the power of debt, the human cost of indebtedness and the steps to finding financial freedom.

The widow's despair, her fears for her children, the sense of powerlessness are all mirrored in the lives of millions who have faced losing everything.

The first, tough step in managing debt is to do what the widow did, to tell someone what is happening. It is never easy. The majority of those in debt will wait up to a year to talk to someone and often the spur is the threat of court action.

It is bereavement that triggers the action of the creditor because as a woman she has no economic standing and there is no possibility of the loan being repaid.

"Your servant has nothing there at all," she said, "except a little oil."

The key triggers for debt are loss of personal income and changing domestic circumstances such as bereavement or divorce.

Even today, although much has changed, women are still vulnerable.

Although men have twice the debt of women because of higher earnings, women struggle more to repay their debts and make greater use of costly sub-prime credit. Single parents, such as the widow in our story are the most vulnerable group of all and 90% of them are women*.

"Go, sell the oil and pay your debts. You and your sons can live on what is left."

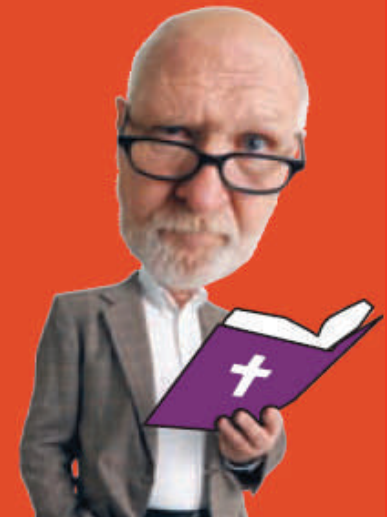
The widow's needs are met through a miraculous but thoroughly practical provision of additional income facilitated by the man of God. Many of those struggling with debt are entitled to the millions of pounds of benefits left unclaimed each year. Looking for ways to increase income, reduce spending and reviewing the cost of credit can all be tackled by the vital step of preparing a realistic budget.

Elisha's action and God's provision are not acts of charity but acts of justice. The law ordered the cancellation of debts and the release of slaves because the widow is one of God's people in God's land and she has an equal share of its blessings.

There is one other thing to note and it should cause us to think and to act. The widow's husband was a godly man who ministered with Elisha but they were also in debt.

No conversion, no baptism, no spirituality guarantees immunity against debt. The widow and thousands like her are in our churches and in our communities.

*Source: Women and Debt. A report by the Fawcett Society August 2007



So the challenge is this:

- ◆ Do you assume that a church congregation or a wealthy community means debt is not an issue?
- ◆ If you met the widow in the congregation or in the High Street would you know how to offer support and where to take her for professional help, free, confidential and impartial?
- ◆ What pastoral support could you offer; how would you Emmaus walk someone through the debt process?
- ◆ Does your church offer preaching and teaching on managing money and coping with debt alongside teaching on generous giving?